

This Page Is Inserted by IFW Operations  
and is not a part of the Official Record

## **BEST AVAILABLE IMAGES**

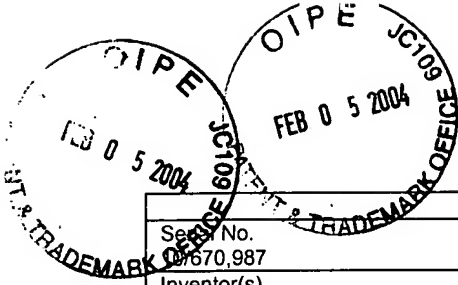
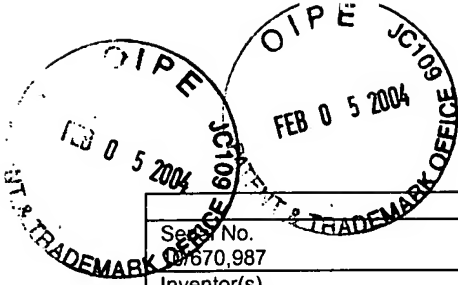
Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images may include (but are not limited to):

- BLACK BORDERS
- TEXT CUT OFF AT TOP, BOTTOM OR SIDES
- FADED TEXT
- ILLEGIBLE TEXT
- SKEWED/SLANTED IMAGES
- COLORED PHOTOS
- BLACK OR VERY BLACK AND WHITE DARK PHOTOS
- GRAY SCALE DOCUMENTS

**IMAGES ARE BEST AVAILABLE COPY.**

**As rescanning documents *will not* correct images,  
please do not report the images to the  
Image Problem Mailbox.**

TRANSMITTAL LETTER			Case No. 10022/321
Serial No. 09670,987	Filing Date September 24, 2003	Examiner N/A	Group Art Unit N/A
Inventor(s) Irina Schaf et al.			
Title of Invention QUANTIFICATION OF OPERATIONAL RISK			

TO THE COMMISSIONER FOR PATENTS

Transmitted herewith is Transmittal letter (1p) in dupl.; Information Disclosure Statement and PTO Form 1449 (7); in dupl.; Copies of Cited Refs. A7-A46; Return PostCard.

- ☐ Small entity status of this application under 37 CFR § 1.27 has been established by verified statement previously submitted.  
☐ Applicant claims small entity status. See 37 CFR 1.27.  
☐ Petition for a \_\_\_\_\_ month extension of time.  
☒ No additional fee is required.  
☐ The fee has been calculated as shown below:

	Claims Remaining After Amendment		Highest No. Previously Paid For	Present Extra
Total		Minus		
Indep.		Minus		
First Presentation of Multiple Dep. Claim				

Small Entity

Rate	Add'l Fee
x \$9=	
x 43=	
+\$145=	
Total add'l fee	\$

Other Than Small Entity

Rate	Add'l Fee
x \$18=	
x \$86=	
+\$290=	
Total add'l fee	\$

- ☐ Please charge Deposit Account No. 23-1925 (BRINKS HOFER GILSON & LIONE) in the amount of \$\_\_\_\_\_. A duplicate copy of this sheet is enclosed.  
☐ A check in the amount of \$\_\_\_\_\_ to cover the filing fee is enclosed.  
☒ The Commissioner is hereby authorized to charge payment of any additional filing fees required under 37 CFR § 1.16 and any patent application processing fees under 37 CFR § 1.17 associated with this communication or credit any overpayment to Deposit Account No. 23-1925. A duplicate copy of this sheet is enclosed.  
☒ I hereby petition under 37 CFR § 1.136(a) for any extension of time required to ensure that this paper is timely filed. Please charge any associated fees which have not otherwise been paid to Deposit Account No. 23-1925. A duplicate copy of this sheet is enclosed.

Respectfully submitted,



Richard E. Stanley, Jr.  
 Registration No. 45,662  
 Attorney for Applicant  
 Customer No. 28164 - Accenture Chicago

BRINKS HOFER GILSON & LIONE  
 P.O. BOX 10395  
 CHICAGO, ILLINOIS 60610  
 (312) 321-4200

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, with sufficient postage, in an envelope addressed to:  
 Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on February 3, 2004.

Date:

Feb. 3, 2004

Signature:





# **CERTIFICATE OF MAILING**

hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope, with sufficient postage, addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

February 3, 2004

Date of Deposit

Richard E. Stanley, Jr., Reg. No. 45,662

Name of Applicant, Assignee or  
Registered Representative

Signature

February 3, 2004

Date of Signature

Our Case No.: 10022-321

## **IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Irina Schaf et al.

Serial No.: 10/670,987

Filing Date: September 24, 2003

For: QUANTIFICATION OF  
OPERATIONAL RISK

Examiner: N/A

Group Art Unit No.: N/A

## **INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
Alexandria, VA 22313-1450

Dear Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56, it is respectfully requested that this Information Disclosure Statement be entered and the documents listed below and on the attached Form PTO-1449 be considered by the Examiner and made of record. Copies of the listed documents required by 37 C.F.R. § 1.98(a)(2) are enclosed for the convenience of the Examiner.



The references now cited are the following:

#### U.S. Patent Documents

No.	Date	Name
US 6,223,143 B1	04/24/2001	Weinstock et al.
US 6,301,563 B1	10/09/2001	Brown et al.
US 6,360,210 B1	03/19/2002	Wallman
US 6,430,584 B1	08/06/2002	Comer et al.
US 6,453,303 B1	09/17/2002	Li
US 6,560,541 B1	05/06/2003	Singh

#### Foreign Patent Document

EP 1276061 A1	01/15/2003	Europe
---------------	------------	--------

#### Other Art

Paul Embrechts et al., "Modelling Extremal Events for Insurance and Finance", Vol. 33, Springer, Corrected Fourth Printing 2003
St. James Press "Bayesian Statistics: Principles, Models, and Applications", John Wiley & Sons, 1989
Carol Alexander, "Advanced Risk Management", <i>IFF</i> , January, 2002, pp. 1-40
Thomas L. Barton et al. "Managing Risk: An Enterprise-wide Approach", pp. 1-4, reprinted with permission from <i>Financial Executive</i> , March/April 2002
Roger Cole, "Basel Committee Proposals for Operational Risk" <i>September 2001 Working Paper</i> , pp. 1-13
G. Courage, "Loss Distribution Approach" <i>Capital Allocation for Operational Risk Conference</i> , November 14-16, 2001, pp. 1-27
Antoine Frachot et al., "Mixing internal and external data for managing operational risk", <i>Groupe de Recherche Operationnelle, Credit Lyonnais</i> , France, pp. 1-7, January 29, 2002
Antoine Frachot et al., "Mixing internal and external data for managing operational risk", <a href="http://www.gloriamundi.org">www.gloriamundi.org</a> , pp. 1-2, printed 9/3/03
Charlotte James et al. "Implementing Basel II: The Practical Implications", <a href="http://www.bettermanagement.com">www.bettermanagement.com</a> , pp. 1-2, printed 4/28/03
Jack L. King, Ph.D., "Operational Risk: EVT Models", <i>Presentation by FRB Boston</i> , 14-16 November 2001, 28 pages
Susan Osterfelt, "Operational Risk: As the Worm Turns", <a href="http://www.bettermanagement.com">www.bettermanagement.com</a> , pp. 1-2, printed 4/28/03
Michael Schroeck et al. "Insight into the Future of Retail Financial Services Organizations", <a href="http://www.bettermanagement.com">www.bettermanagement.com</a> , pp. 1-6, printed 4/28/03
Robert J. Thomas et al., "Fast, Flexible and Under Control: Meeting the Organizational Challenge of Turbulence in the Financial Services Marketplace", <i>Accenture Institute for Strategic Change</i> , May, 2002, pp. 1-12
R. Tyrrell Rockafellar et al., "Optimization of conditional value-at-risk", pp. 21-41, Volume 2 Number 3, Spring 2000
R. Tyrrell Rockafellar et al. "Optimization of Conditional Value-at-Risk", paper, pp. 1-26, September 5, 1999
Stanislav Uryasev, Ph.D., "Conditional Value-at-Risk: Optimization Algorithms and Applications", <a href="http://www.fenews.com/fen14/valueatrisk.html">www.fenews.com/fen14/valueatrisk.html</a> , pp. 1-10, printed 9/3/03
"Quantitative Impact Study (QIS): Overview of QIS documents", <a href="http://www.bis.org/cgo-bin/print.cgi">www.bis.org/cgo-bin/print.cgi</a> , pp. 1-2, March 2003, printed 4/28/03
"Operational Risk Data Collection Exercise – 2002", <a href="http://www.bis.org/cqi-bin/print.cgi">www.bis.org/cqi-bin/print.cgi</a> , pp. 1-3, 4 June 2002, printed 4/28/03



"Progress towards completion of the new Basel Capital Accord", <a href="http://www.bis.org/cgi-bin/print.cgi">www.bis.org/cgi-bin/print.cgi</a> , pp. 1-2, 13 December 2001, printed 4/28/03
"Basel Committee reaches agreement on New Capital Accord issues", <a href="http://www.bis.org/cgi-bin/print.cgi">www.bis.org/cgi-bin/print.cgi</a> , pp. 1-4, 10 July 2002, printed 4/28/03
"The Basel Committee on Banking Supervision", <a href="http://www.bis.org/bcbs/aboutbcbs.htm">www.bis.org/bcbs/aboutbcbs.htm</a> , pp. 1-3, printed 4/28/03
"Internal Measurement Approach <Foundation Model> ", pp.1-12.
"Principles for the Management and Supervision of Interest Rate Risk", <i>Basel Committee on Banking Supervision</i> , January 2001, pp. 1-30
"Asset Securitisation", <i>Basel Committee on Banking Supervision</i> , January 2001, pp. 1-28
"The New Basel Capital Accord", <i>Basel Committee on Banking Supervision</i> , January 2001, pp. 1-133
"Principles for the Management and Supervision of Interest Rate Risk" <i>Basel Committee on Banking Supervision</i> , January 2001, pp. 1-39
"Pillar 2 (Supervisory Review Process)", <i>Basel Committee on Banking Supervision</i> , January 2001, pp. 1-14
"Pillar 3 (Market Discipline)", <i>Basel Committee on Banking Supervision</i> , January 2001, pp. 1-59
"The Standardised Approach to Credit Risk", <i>Basel Committee on Banking Supervision</i> , January 2001, pp. 1-52
"The Internal Ratings-Based Approach", <i>Basel Committee on Banking Supervision</i> , pp. 1-102, January 2001
"Operational Risk", <i>Basel Committee on Banking Supervision</i> , pp. 1-26, January 2001
"Overview of the New Basel Capital Accord" <i>Basel Committee on Banking Supervision</i> , pp. 1-37, January 2001
"The New Basel Capital Accord: an explanatory note", <i>Secretariat of the Basel Committee on Banking Supervision</i> , pp. 1-14, January 2001
"Operational Risk Management", <i>Basel Committee on Banking Supervision</i> , Basel, pp. 1-18, September 1998
"Internal Measurement Approach <Foundation Model>", <i>Sumitomo Mitsui Banking Corporation</i> , pp. 1-51
"Operational Risk Management – The Next Frontier", <a href="http://www.bettermanagement.com">www.bettermanagement.com</a> , pp. 1-6, printed 4/28/03
"Operational Risk Management: A Practical Approach and its Regulatory Implications" <i>Presentation by Federal Reserve Bank of Boston</i> , November 2001, 32 pages
Working Paper on the Regulatory Treatment of Operational Risk", <i>Basel Committee on Banking Supervision</i> , pp. 1-35, September 2001
"Taking Control of Operational Risk", <i>Internal Measurement Approach</i> , Carol Alexander, 2001, pp. 1-7

In accordance with 37 C.F.R. § 1.97(g),(h), this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed to be an admission that the information cited is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

This Information Disclosure Statement is being filed prior to the receipt of the first Official Action reflecting an examination on the merits and hence is believed to be timely filed in accordance with 37 C.F.R. § 1.97(b). No fees are believed to be due in

connection with filing of this Information Disclosure Statement, however, should any fees under 37 C.F.R. §§ 1.16 to 1.21 be deemed necessary for any reason relating to these material, the Commissioner is hereby authorized to deduct said fees from Brinks Hofer Gilson & Lione Deposit Account No. 23-1925. A duplicate copy of this document is enclosed.

Applicant(s) respectfully request that the listed documents be made of record in the present case.

Respectfully submitted,



Richard E. Stanley, Jr.  
Registration No. 45,662  
Attorney for Applicant(s)

BRINKS HOFER GILSON & LIONE  
P.O. Box 10395  
Chicago, IL 60610  
(312) 321-4200

FEB 0 5 2004

FORM PTO-1449

SERIAL NO.

10/670,987

CASE NO.

10022-321

**LIST OF PATENTS AND PUBLICATIONS FOR  
APPLICANT'S INFORMATION DISCLOSURE  
STATEMENT**

FILING DATE

September 24, 2003

GROUP ART UNIT

N/A

(use several sheets if necessary)

APPLICANT(S): Irina Schaf et al.

## REFERENCE DESIGNATION

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER <small>Number-Kind Code (if known)</small>	DATE	NAME	CLASS/ SUBCLASS	FILING DATE
	A1	US 6,223,143 B1	04/24/2001	Weinstock et al.	703/17	08/31/1998
	A2	US 6,301,563 B1	10/09/2001	Brown et al.	705/4	04/14/1998
	A3	US 6,360,210 B1	03/19/2002	Wallman	705/36	02/12/1999
	A4	US 6,430,584 B1	08/06/2002	Cornier et al.	707/503	03/14/2000
	A5	US 6,453,303 B1	09/17/2002	Li	705/36	08/15/2000
	A6	US 6,560,541 B1	05/06/2003	Singh	702/19	11/23/1999

## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER <small>Number-Kind Code (if known)</small>	DATE	COUNTRY	CLASS/ SUBCLASS	TRANSLATION YES OR NO
	A7	EP 1276061 A1	01/15/2003	Europe		

## OTHER ART - NON PATENT LITERATURE DOCUMENTS

(Include name of author, title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date page(s), volume-issue number(s), publisher, city and/or country where published.

	A8	Paul Embrechts et al., "Modelling Extremal Events for Insurance and Finance", Vol. 33, Springer, Corrected Fourth Printing 2003
	A9	St. James Press "Bayesian Statistics: Principles, Models, and Applications", John Wiley & Sons, 1989
	A10	Carol Alexander, "Advanced Risk Management", <i>IFF</i> , January, 2002, pp. 1-40
	A11	Thomas L. Barton et al. "Managing Risk: An Enterprise-wide Approach", pp. 1-4, reprinted with permission from <i>Financial Executive</i> , March/April 2002
	A12	Roger Cole, "Basel Committee Proposals for Operational Risk" <i>September 2001 Working Paper</i> , pp. 1-13
	A13	G. Courage, "Loss Distribution Approach" <i>Capital Allocation for Operational Risk Conference</i> , November 14-16, 2001, pp. 1-27
	A14	Antoine Frachot et al., "Mixing internal and external data for managing operational risk", <i>Groupe de Recherche Operationnelle, Credit Lyonnais</i> , France, pp. 1-7, January 29, 2002
	A15	Antoine Frachot et al., "Mixing internal and external data for managing operational risk", <a href="http://www.gloriamundi.org">www.gloriamundi.org</a> , pp. 1-2, printed 9/3/03
	A16	Charlotte James et al. "Implementing Basel II: The Practical Implications", <a href="http://www.bettermanagement.com">www.bettermanagement.com</a> , pp. 1-2, printed 4/28/03
	A17	Jack L. King, Ph.D., "Operational Risk: EVT Models", <i>Presentation by FRB Boston</i> , 14-16 November 2001, 28 pages
	A18	Susan Osterfelt, "Operational Risk: As the Worm Turns", <a href="http://www.bettermanagement.com">www.bettermanagement.com</a> , pp. 1-2, printed 4/28/03

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO-1449	SERIAL NO. 10/670,987	CASE NO. 10022-321
<b>LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT</b>	FILING DATE September 24, 2003	GROUP ART UNIT N/A
(use several sheets if necessary)		APPLICANT(S): Irina Schaf et al.

EXAMINER INITIAL	OTHER ART – NON PATENT LITERATURE DOCUMENTS (Include name of author, title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date page(s), volume-issue number(s), publisher, city and/or country where published.	
	A19	Michael Schroeck et al. "Insight into the Future of Retail Financial Services Organizations", <a href="http://www.bettermanagement.com">www.bettermanagement.com</a> , pp. 1-6, printed 4/28/03
	A20	Robert J. Thomas et al., "Fast, Flexible and Under Control: Meeting the Organizational Challenge of Turbulence in the Financial Services Marketplace", <i>Accenture Institute for Strategic Change</i> , May, 2002, pp. 1-12
	A21	R. Tyrrell Rockafellar et al., "Optimization of conditional value-at-risk", pp. 21-41, Volume 2 Number 3, Spring 2000
	A22	R. Tyrrell Rockafellar et al. "Optimization of Conditional Value-at-Risk", paper, pp. 1-26, September 5, 1999
	A23	Stanislav Uryasev, Ph.D., "Conditional Value-at-Risk: Optimization Algorithms and Applications", <a href="http://www.fenews.com/fen14/valueatrisk.html">www.fenews.com/fen14/valueatrisk.html</a> , pp. 1-10, printed 9/3/03
	A24	"Quantitative Impact Study (QIS): Overview of QIS documents", <a href="http://www.bis.org/cgo-bin/print.cgi">www.bis.org/cgo-bin/print.cgi</a> , pp. 1-2, March 2003, printed 4/28/03
	A25	"Operational Risk Data Collection Exercise – 2002", <a href="http://www.bis.org/cgi-bin/print.cgi">www.bis.org/cgi-bin/print.cgi</a> , pp. 1-3, 4 June 2002, printed 4/28/03
	A26	"Progress towards completion of the new Basel Capital Accord", <a href="http://www.bis.org/cgi-bin/print.cgi">www.bis.org/cgi-bin/print.cgi</a> , pp. 1-2, 13 December 2001, printed 4/28/03
	A27	"Basel Committee reaches agreement on New Capital Accord issues", <a href="http://www.bis.org/cgi-bin/print.cgi">www.bis.org/cgi-bin/print.cgi</a> , pp. 1-4, 10 July 2002, printed 4/28/03
	A28	"The Basel Committee on Banking Supervision", <a href="http://www.bis.org/bcbs/aboutbcbs.htm">www.bis.org/bcbs/aboutbcbs.htm</a> , pp. 1-3, printed 4/28/03
	A29	"Internal Measurement Approach <Foundation Model>", pp.1-12.
	A30	"Principles for the Management and Supervision of Interest Rate Risk", <i>Basel Committee on Banking Supervision</i> , January 2001, pp. 1-30
	A31	"Asset Securitisation", <i>Basel Committee on Banking Supervision</i> , January 2001, pp. 1-28
	A32	"The New Basel Capital Accord", <i>Basel Committee on Banking Supervision</i> , January 2001, pp. 1-133
	A33	"Principles for the Management and Supervision of Interest Rate Risk" <i>Basel Committee on Banking Supervision</i> , January 2001, pp. 1-39
	A34	"Pillar 2 (Supervisory Review Process)", <i>Basel Committee on Banking Supervision</i> , January 2001, pp. 1-14
	A35	"Pillar 3 (Market Discipline)", <i>Basel Committee on Banking Supervision</i> , January 2001, pp. 1-59
	A36	"The Standardised Approach to Credit Risk", <i>Basel Committee on Banking Supervision</i> , January 2001, pp. 1-52
	A37	"The Internal Ratings-Based Approach", <i>Basel Committee on Banking Supervision</i> , pp. 1-102, January 2001
	A38	"Operational Risk", <i>Basel Committee on Banking Supervision</i> , pp. 1-26, January 2001
	A39	"Overview of the New Basel Capital Accord" <i>Basel Committee on Banking Supervision</i> , pp. 1-37, January 2001
	A40	"The New Basel Capital Accord: an explanatory note", <i>Secretariat of the Basel Committee on Banking Supervision</i> , pp. 1-14, January 2001

EXAMINER	DATE CONSIDERED
----------	-----------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



FORM PTO-1449	SERIAL NO. 10/670,987	CASE NO. 10022-321
LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT	FILING DATE September 24, 2003	GROUP ART UNIT N/A
(use several sheets if necessary)		APPLICANT(S): Irina Schaf et al.

EXAMINER INITIAL	OTHER ART – NON PATENT LITERATURE DOCUMENTS (Include name of author, title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date page(s), volume-issue number(s), publisher, city and/or country where published.	
	A41	"Operational Risk Management", <i>Basel Committee on Banking Supervision</i> , Basel, pp. 1-18, September 1998
	A42	"Internal Measurement Approach <Foundation Model>", <i>Sumitomo Mitsui Banking Corporation</i> , pp. 1-51
	A43	"Operational Risk Management – The Next Frontier", <a href="http://www.bettermanagement.com">www.bettermanagement.com</a> , pp. 1-6, printed 4/28/03
	A44	"Operational Risk Management: A Practical Approach and its Regulatory Implications" <i>Presentation by Federal Reserve Bank of Boston</i> , November 2001, 32 pages
	A45	Working Paper on the Regulatory Treatment of Operational Risk", <i>Basel Committee on Banking Supervision</i> , pp. 1-35, September 2001
	A46	"Taking Control of Operational Risk", <i>Internal Measurement Approach</i> , Carol Alexander, 2001, pp. 1-7

EXAMINER	DATE CONSIDERED
----------	-----------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.